

...We Wish You a Merry Christmas...

Let Us Sell Your Property---Find the Kind You Want to Buy---Secure You a Satisfied Tenant---Rent You the Home or Store You Want and Negotiate Your Loans!

Like every other modern business, the real estate concern that serves its clients honestly and efficiently must be divided up into different departments. There must be system—a trained man for every side of the work. Long ago we realized this important fact. Others will realize it as they grow. The result is that we have long experienced and reliable men who thoroughly know their side of the business to look after the work of buying and selling city property, for securing tenants, for the purpose of locating the kinds of houses and factories that people want to rent or buy, for negotiating loans and for finding farms. In this way we are enabled to give every one the right sort of service.

Our Tenants and Buyers Are Satisfied

The result is that almost always our real estate transactions of every kind are satisfactory. The people who rent houses or stores or offices know just what they are getting and remain satisfied year after year. The people who buy property through us are pleased with their purchases. We learn just what a buyer wants and find it for him. These are wonderful advantages to all concerned.

**Have You Property You Want to Rent?
Are You Looking for Home or Factory?**

It matters not which, we can come to your aid with the necessary property or tenant.

Our organization is a large one. We are in touch with every side of the work. We know where and how to find tenants and buyers.

We know the value of real estate in all sections. Simply let us know your wants.

**Have You Money to Invest?
Do You Want to Borrow Money?**

In either case you should let our experts help you to carry out your plans. There is nothing in all the world of investment so safe, so simple as lending money on real estate.

On the other hand, there is nothing that pays better than buying a home, though you have to borrow to do it with.

Talk the matter over with us—let us help you over the hitch.

A Department of Farms

Is a special and well-developed side of our business. The men in charge know every section of Virginia—know where values are and how to secure them. If you want to buy, sell or trade a farm, see us.

POLLARD & BAGBY,

1102 East Main Street.

Richmond, Virginia.

Auction Sales, Future Days PUBLIC SALE.

We, the undersigned, trustees of the estate of Colonel R. H. Dulaney, will sell at public auction, on the

Goose Pond Farm

situated in Caroline county, Va., near Point Eastern Post-office, on the

TUESDAY, JANUARY 3, 1911,

the following articles: 15 Mules, 3 Horses, 2 Sows, 8 Brood Sows, 20 Shoats, Corn, Fodder, Sawmill, Threshing Machine, Wagons, Plows, Harrows, Drills, Corn Sheller, and other farming implements too numerous to mention.

TERMS OF SALE: Cash.

No article to be removed from farm until settlement is made.

Sale commences at 10 o'clock A. M.

R. HUNTER DULANEY,
RICHARD D. ROSZEL,
Trustees.

Financial.

Money to Lend

ON FIRST MORTGAGES, 6 per cent. interest, in sums of \$1,000 and \$2,000.
J. A. CONNELLY & CO.

RESULTS

We have fewer empty dwellings than any other agency of long standing, all of which goes to show that we are on the job.

Our Rent Book is like a street car, possessing room for another patron—you next.

EDWARD S. ROSE COMPANY,
Real Estate and Loans,
11 North Eleventh Street.

GREETING!

We beg to extend to the public, our friends and our patrons our best wishes for their perfect enjoyment of the joyous season we are celebrating.

We thank you for what has been, appreciate what is, and hope for what will be.

Lewis B. Schomburg,

28 North Ninth Street.

We Guarantee to Double Your Income

ON ANY IDLE OR SAVINGS BANK FUNDS YOU WILL INVEST IN THESE GILT-EDGE REAL ESTATE MORTGAGES

\$200	\$350	\$500	\$750	\$1,000	\$1,250	\$1,500	\$2,000	\$2,500	\$3,000	\$3,500	\$4,000	\$4,500	\$5,000	\$5,500	\$6,000	\$6,500	\$7,000	\$7,500	\$8,000	\$8,500	\$9,000	\$9,500	\$10,000
\$200	\$350	\$500	\$750	\$1,000	\$1,250	\$1,500	\$2,000	\$2,500	\$3,000	\$3,500	\$4,000	\$4,500	\$5,000	\$5,500	\$6,000	\$6,500	\$7,000	\$7,500	\$8,000	\$8,500	\$9,000	\$9,500	\$10,000

Absolute safety. Interest prompt. City Improved property. We have LOANED MILLIONS in the past thirty years FOR FINANCIAL INSTITUTIONS, INSURANCE COMPANIES, ENDOWMENT FUNDS, THE COURTS OF THIS CITY AND ADJOINING COUNTIES, AND HUNDREDS OF INDIVIDUALS, WITHOUT LOSS OF ONE DOLLAR OF principal or interest. Let us invest yours.

J. Thompson Brown & Co.

Auction Sales, Future Days AUCTION SALE

As attorney for the devisees of the late Joel Tom Stanley, and in order to settle his estate, I will offer for sale at public auction, on the premises, on

WEDNESDAY, JANUARY 4, 1911,

at 10:00 o'clock A. M., the property known as "Stanley's Mill," or "South River Mill," located on the South Anna River, in Hanover county, Va., about two miles from Goodlands.

This parcel of real estate contains about twenty-one acres, and the improvements consist of said grist mill and a frame dwelling house, now occupied by the miller, and outbuilding.

TERMS: One-half cash and balance in two equal instalments at one and two years, to be evidenced by notes of purchaser, with interest added, and secured by deed of trust, or all cash, at option of purchaser. Purchaser will be required to carry fire insurance in an amount equal to two-thirds of the credit payments for benefit of sellers.

J. JORDAN LEAKE, Attorney.

Eleventh and Bank Streets,
Richmond, Va.

Luther N. Nash, Auctioneer.

Real Estate for Rent.

FOR RENT.

Dwelling,

307 S. Fourth Street

Near Gamble's Hill Park. Twelve rooms. All modern improvements. A bargain.

JOHN T. GODDIN & CO.

Real Estate for Rent.

FOR RENT.

Detached Three-Story Brick Dwelling.

906 E. Leigh Street

Twelve rooms. In nice repair. Lot at side.

JOHN T. GODDIN & CO.

1910

A Merry Xmas to all

Dear Readers: Just boil down a part of all the others have said and arrive at the best to the account of your Uncle Ed. But bear in mind—

That to buy through us or to rent. The people are content.

So if you have property to rent or sell, place it here and your fortune will swell.

Yours faithfully,

EDWARD S. ROSE COMPANY.

Real Estate in all its Branches.

Office 11 N. Eleventh Street.

Real Estate for Rent.

FOR RENT.

Detached Centrally Located Dwelling.

636 N. Seventh Street

Twelve rooms. Recently put in good repair. See us at once.

JOHN T. GODDIN & CO.

Real Estate for Sale.

FOR SALE.

BUILDING LOTS

In various sections of the city. See

EDWARD S. ROSE COMPANY.

Real Estate and Loans.

Afro-Americans

can find out all about their new village by writing to CAPTAIN CUSSENS.

owner and founder of Glen Allen, Virginia.

Glen Allen

which is really a section of ancient Hungary, or Hungary, or Jenningsville, is now purging itself of native clay-eaters and visiting shysters, and when finished will be the most progressive village in Virginia.

The following advertisement is Captain Cussons' answer to the persistent hounding which followed the closing of his gates after he had maintained a sort of open house for nearly half a century.

His field of enterprise was deliberately chosen amid the pine barrens and cypress swamps of Henrico county, Virginia.

In the heart of this poverty-stricken region he expended in wages alone more than half a million dollars, only to awaken to the fact that he had nourished a tribe of callow communists—corrupt, cunning, shameless, unclean and shyster-led.

He will cheerfully disappoint the rapacity of these creatures.

He will leave nothing for them to prevaricate over or scramble for. Fifty years is enough to throw away on a group of hopeless ingrates.

He will neither blow out his brains nor abandon the country, but will go on with his oasis and will call up a colony of black men to advance his suspended enterprise.

AFRO-AMERICANS are invited to complete the development of a pretty little village of their own. It is twenty minutes from Richmond and within three hours of Washington. No agents. Details will be mailed by Captain Cussons, the founder and owner of Glen Allen, Virginia.

Real Estate for Sale.

FOR SALE.

Two Desirable Building Lots

on Park Avenue near Harrison Street.

Just the spot for two dwellings. See

EDWARD S. ROSE COMPANY.

Real Estate and Loans.

11 North Eleventh Street.

Real Estate for Sale.

FOR SALE.

Large Detached Brick

Dwelling

ON CHURCH HILL

See

EDWARD S. ROSE COMPANY.

Real Estate and Loans.

Real Estate for Sale.

FOR SALE.

\$3,250

will purchase a ten-room Detached

Brick Dwelling, with brick kitchen of

four rooms in yard. See

EDWARD S. ROSE COMPANY.

Real Estate and Loans.

11 North Eleventh Street.

Real Estate for Sale.

FOR SALE.

\$3,000 WILL PURCHASE

Two Frame Houses

South Cherry Street. Fine location.

Never vacant. See

EDWARD S. ROSE COMPANY.

Real Estate and Loans.

11 North Eleventh Street.

IT IS AN EVEN WAGER THAT YOU

Eat your next year's Christmas turkey in your new home in

Woodland Heights

The natural "beauty spot" of suburban Richmond, and an all-the-year home health resort.

Put your Christmas money into Woodland Heights lots, either for a home or for investment. They are big values.

PRICES LOWEST

TERMS TO SUIT

Woodland Heights has city improvements and is ready for the homebuilder. It is but a few minutes' ride from the heart of the city, and the views of the city, the James River and the surrounding country are superb.

We will be glad to show you over this property at any time.

Office 919 Mutual Building

Telephone Madison 2223

A. M. Gover, Sales Manager